

REMARKS

In the Office Action, claims 1 - 20 were noted as pending in the application, and all claims were rejected. By this amendment, no claims have been amended, canceled, or added. Thus, claims 1 - 20 are pending in the application, and no further searching is required by the Examiner. The rejections of the Office Action are traversed below.

Rejection of Claims 1 - 20 under 35 USC § 102

In item 3, on pages 2 - 4 of the Office Action, claims 1 - 20 were rejected under 35 USC § 102(e) as being anticipated by published U.S. Patent Application No. 2001/0027420 to Boublik et al. This rejection is respectfully traversed.

The Claimed Invention

Exemplary embodiments of the Applicant's invention are directed toward a system and method for automated book-keeping, wherein a banking service application and an account service application reside on a server, with the server being accessible to a client across a network. The account service application is connected to a book-keeping database. Data for conducting a banking service transaction is received at the server by entry by a user. A search is conducted on the book-keeping database for accounting data items that match at least one parameter in the received data. The banking service transaction is performed, as well as the account service application, wherein at least part of the received data is used as accounting information in the account service application for updating the book-keeping database.

The Boublik et al. Patent Application

Boublik et al. discloses a server-based procurement and accounting information capture system (Boublike et al. at ¶ 0007, 0032, 0050). A user connects to an online purchase site, and the system automatically captures information associated with a buying transaction (¶ 0050, 0052). The captured data can be parsed and imported to the user's accounting package (¶ 0050, 0060).

The Claimed Invention is Patentably Distinguishable Over Boublik et al.

The Applicant's claimed invention is directed toward a server-based system and method for automated book-keeping, wherein a banking service application and an account service application reside on a server. Data received for the banking service application is available as accounting information for the account service application. In contrast, Boublik et al. is directed to an online buying transaction wherein information associated with the buying transaction can be imported into the purchaser's accounting package (Boublik et al. at ¶ 0032, 0050, 0052, 0060). In contrast, embodiments of the Applicant's invention are directed to a banking service application wherein usual banking services such as payments, money transfers, etc. are conducted (application at page 5, line 35 - page 6, line 6). While banking services include loan payments, they do not include online purchasing. Not only is Boublik et al. expressly limited to online purchasing transactions for the capture of accounting data, this application is completely and expressly silent regarding any banks, banking applications, or banking transactions whatsoever. The Office Action cites to paragraphs 0031 and 0032 for disclosing the required banking service application. However, these paragraphs and the Office Action's paraphrasing of them disclose only accounting transactions (collecting and converting purchasing transaction information). To adopt the reasoning of the Office Action and equate the accounting transactions of paragraphs 0031 and 0032 to banking service transactions would render independent claims 1 and 9 herein meaningless because these claims would then read, according to the interpretation of the Office Action, as "providing a server with an accounting service application and an account service application . . . "

It is respectfully submitted that Boublik et al. fails to disclose or even suggest at least the banking service application of independent claims 1 and 9. Since Boublik et al. fails to disclose every feature recited in claims 1 and 9, it cannot reasonably be said that the Boublik et al. application anticipates Applicant's claimed combinations, as required by 35 USC § 102. Accordingly, claims 1 and 9 are believed to be patentably distinguishable over the Boublik et al. document, and it is respectfully requested that the rejection of claims 1 and 9 be withdrawn.


Claims 2 - 8 and 10 - 20 depend from claim 1 and include all the features of claim 1 plus additional features which are not taught or suggested by the Boublik et al. document. Therefore, for at least the reasons set forth above with respect to claim 1, it is submitted that claims 2 - 8 and 10 - 20 patentably distinguish over the Boublik et al. document.

Summary

It is submitted that the Boublik et al. application fails to teach the present claimed invention. Thus, claims 1 - 20 are deemed to be in a condition suitable for allowance. Reconsideration of the claims and an early Notice of Allowance are earnestly solicited. If any fees are required in connection with this Response, please charge the same to our Deposit Account No. 02-4800.

Respectfully submitted,

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